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**REMARKS**

Reconsideration of the application in view of the present amendment is respectfully requested.

Claim 9 is rejected under 35 U.S.C. Section 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Claims 1-5, 7-13, and 15-17 are canceled, and new claims 18-26 are added in their place. Claims 18-26 are drafted with the Section 112 rejection in mind. Claims 18-26 are pending.

Claim 18 recites a method of operating a self-service terminal system to conduct a self-service transaction for a self-service user. The method comprises transmitting via a network connection a first executable software program from a self-service terminal to a portable terminal when the user presents the portable terminal to the self-service terminal, executing the first executable software program in the portable terminal to generate a second executable software program when the user enters user preferences via the portable terminal, and transmitting via the network connection the second executable software program from the portable terminal to the self-service terminal to allow the second executable software program to be executed in the self-service terminal to conduct the self-service transaction for the user.

Applicant notes from the Office Action that the Examiner refers specifically to columns 9-10, lines 1-67 in Stevens. In this regard, Applicant would like to respectfully point out that Stevens discloses transferring of non-executable data, and does not disclose transferring of an executable software program as recited in claim 18 of the present application.

If the Examiner rejects claim 18 by applying Stevens, it is respectfully requested that he specifically point out where Stevens discloses or suggests transferring of an executable software program. Absent an adequate explanation, it is respectfully submitted that the rejection of claim 18 is improper and, therefore, should be withdrawn.

None of the prior art including the prior art references of record discloses or suggests a method of operating a self-service terminal system to conduct a self-service transaction for a self-service user, wherein the method comprises transmitting via a network connection a first

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executable software program from a self-service terminal to a portable terminal when the user presents the portable terminal to the self-service terminal, executing the first executable software program in the portable terminal to generate a second executable software program when the user enters user preferences via the portable terminal, and transmitting via the network connection the second executable software program from the portable terminal to the self-service terminal to allow the second executable software program to be executed in the self-service terminal to conduct the self-service transaction for the user. Thus, claim 18 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 19 recites a self-service terminal system for enabling a self-service user to conduct a self-service transaction. The self-service terminal system comprises a self-service terminal including (i) means for processing self-service transactions, (ii) means for storing a first executable software program, and (iii) means for transmitting the first executable software program to a portable device of the user. The self-service terminal system further comprises a portable device including (i) means for receiving the first executable software program transmitted from the self-service terminal, and (ii) means for executing the first executable software program to prepare a second executable software program for transmitting back to the self-service terminal to allow the second executable software program to be executed by the self-service terminal to conduct the self-service transaction for the user.

None of the prior art including the prior art references of record discloses or suggests a self-service terminal system for enabling a self-service user to conduct a self-service transaction, wherein the self-service terminal system comprises a self-service terminal including (i) means for processing self-service transactions, (ii) means for storing a first executable software program, and (iii) means for transmitting the first executable software program to a portable device of the user, and a portable device including (i) means for receiving the first executable software program transmitted from the self-service terminal, and (ii) means for executing the first executable software program to prepare a second executable software program for transmitting back to the self-service terminal to allow the second executable software program to be executed by the self-service terminal to conduct the self-service

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transaction for the user. Thus, claim 19 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 20 recites a financial self-service terminal comprising storage means for storing executable software which is for other than purchasing or licensing by another party. The financial self-service terminal further comprises processing means including (i) means for transferring the executable software from the storage means to a user's portable device for execution on the portable device to provide a response for transmitting back to the self-service terminal, and (ii) means for receiving the response from the portable device after the software has been executed on the portable device.

None of the prior art including the prior art references of record discloses or suggests a financial self-service terminal comprising storage means for storing executable software which is for other than purchasing or licensing by another party, and processing means including (i) means for transferring the executable software from the storage means to a user's portable device for execution on the portable device to provide a response for transmitting back to the self-service terminal, and (ii) means for receiving the response from the portable device after the software has been executed on the portable device. Thus, claim 20 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 21 depends from claim 20 and is allowable for the reasons claim 20 is allowable and for the specific limitations recited therein. Claim 21 further recites a wireless communications port. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 21 in combination with the structure recited in claim 20. Thus, claim 21 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 22 depends from claim 20 and is allowable for the reasons claim 20 is allowable and for the specific limitations recited therein. Claim 22 further recites (i) means for connecting to a host, and (ii) means for receiving the executable software from the host for

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transferring to the portable device. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 22 in combination with the structure recited in claim 20. Thus, claim 22 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 23 depends from claim 20 and is allowable for the reasons claim 20 is allowable and for the specific limitations recited therein. Claim 23 further recites that the executable software relates to a financial service and includes parameters that are correct at the time the executable software is transferred. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 23 in combination with the structure recited in claim 20. Thus, claim 23 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 24 depends from claim 20 and is allowable for the reasons claim 20 is allowable and for the specific limitations recited therein. Claim 24 further recites that the executable software has a time to live, so that once the time to live has expired the executable software automatically deletes itself. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 24 in combination with the structure recited in claim 20. Thus, claim 24 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 25 recites a self-service terminal system for enabling a self-service user to conduct a self-service transaction. The self-service terminal system comprises a self-service terminal including (i) means for processing self-service transactions and (ii) means for storing a first executable software program. The self-service terminal system further comprises a portable device for receiving and executing the first executable software program transmitted from the self-service terminal. The first executable software program includes (i) means for receiving user preferences from the user, (ii) means for providing the user with updated information based upon the received user preferences, and (iii) means for preparing a second

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executable software program including the received user preferences for transmitting back to the self-service terminal to allow the second executable software program to be executed by the self-service terminal to conduct the self-service transaction.

None of the prior art including the prior art references of record discloses or suggests a self-service terminal system for enabling a self-service user to conduct a self-service transaction, wherein the self-service terminal system comprises a self-service terminal including (i) means for processing self-service transactions and (ii) means for storing a first executable software program, and a portable device for receiving and executing the first executable software program transmitted from the self-service terminal, wherein the first executable software program includes (i) means for receiving user preferences from the user, (ii) means for providing the user with updated information based upon the received user preferences, and (iii) means for preparing a second executable software program including the received user preferences for transmitting back to the self-service terminal to allow the second executable software program to be executed by the self-service terminal to conduct the self-service transaction. Thus, claim 25 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 26 recites a financial self-service terminal in the form of an automated teller machine (ATM) for enabling a user to conduct a financial transaction. The ATM comprises an ATM controller for (i) storing executable software which can interact with the user to assist the user in preparing the financial transaction, (ii) transferring the executable software to a portable device of the user when the user presents the portable device to the ATM controller to allow the user to prepare the financial transaction by entering user preferences relating to the financial transaction via the portable device, and (iii) receiving a response including the user preferences from the portable device to allow the ATM controller to execute the financial transaction prepared by the user.

None of the prior art including the prior art references of record discloses or suggests a financial self-service terminal in the form of an automated teller machine (ATM) for enabling a user to conduct a financial transaction, wherein the ATM comprises an ATM controller for (i) storing executable software which can interact with the user to assist the user in preparing the

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financial transaction, (ii) transferring the executable software to a portable device of the user when the user presents the portable device to the ATM controller to allow the user to prepare the financial transaction by entering user preferences relating to the financial transaction via the portable device, and (iii) receiving a response including the user preferences from the portable device to allow the ATM controller to execute the financial transaction prepared by the user. Thus, claim 26 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,



Michael Chan  
Reg. No. 33,663  
Attorney for Applicant

NCR Corporation, Law Department, WHQ4  
1700 S. Patterson Blvd., Dayton, OH 45479-0001  
Tel. No. 937-445-4956/Fax No. 937-445-3733

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